

Amendment To The Drawings

The attached sheets of drawings which include Figs. 1-2 replaces the original sheets of drawings. Figs. 1-2 now show a legend marked "Prior Art".

Attachment: Replacement Sheets
 Annotated Sheets Showing Changes



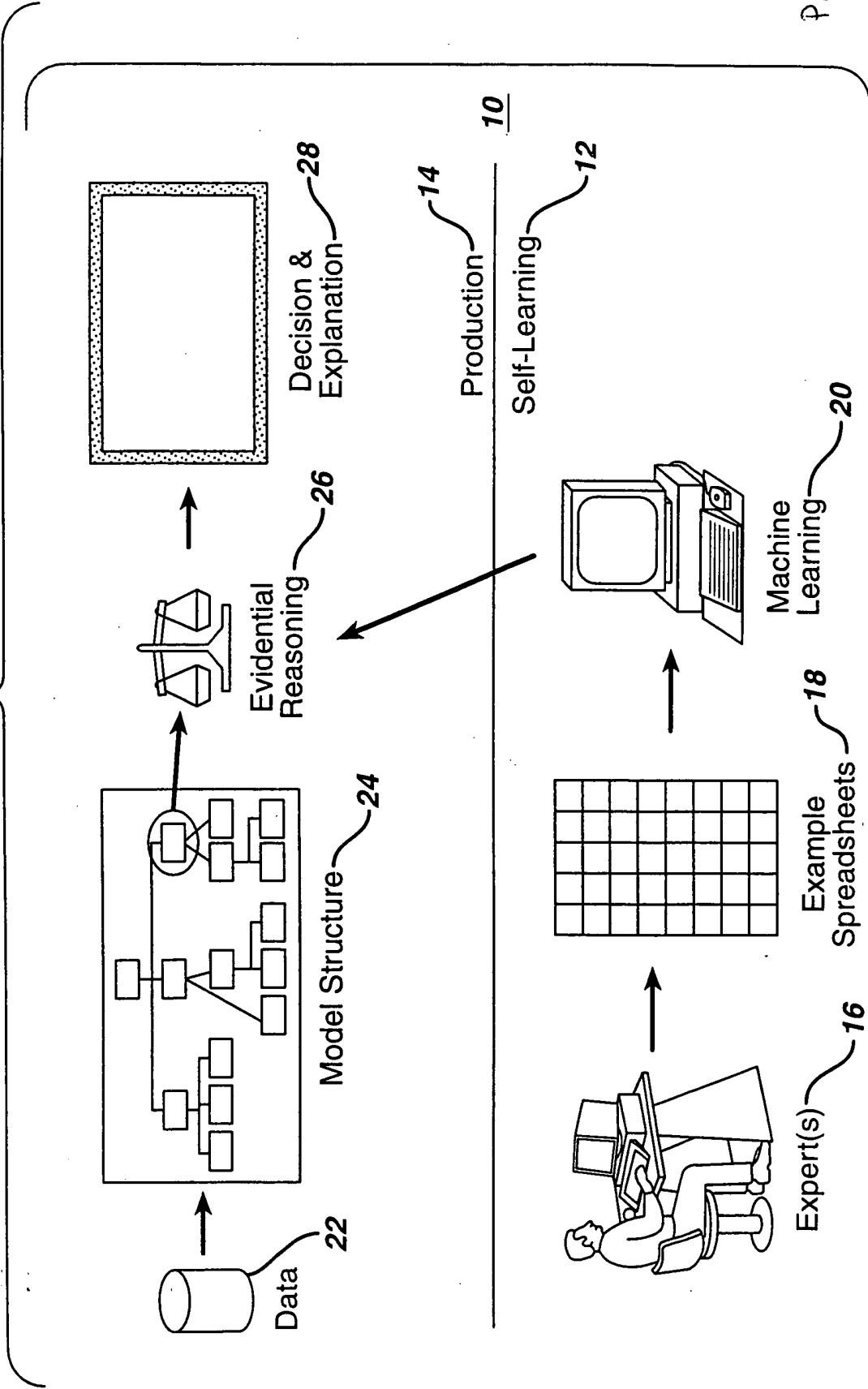
SER. NO: 09/821,526
INVENTOR: JAMES P. QUAILE
CKET NO: RD-28,219
ATTORNEY: DAVID C. GOLDMAN
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1/15

#6
1-20-4
Prior Art 4

Annotated Sheet Showing Changes

FIG. 1



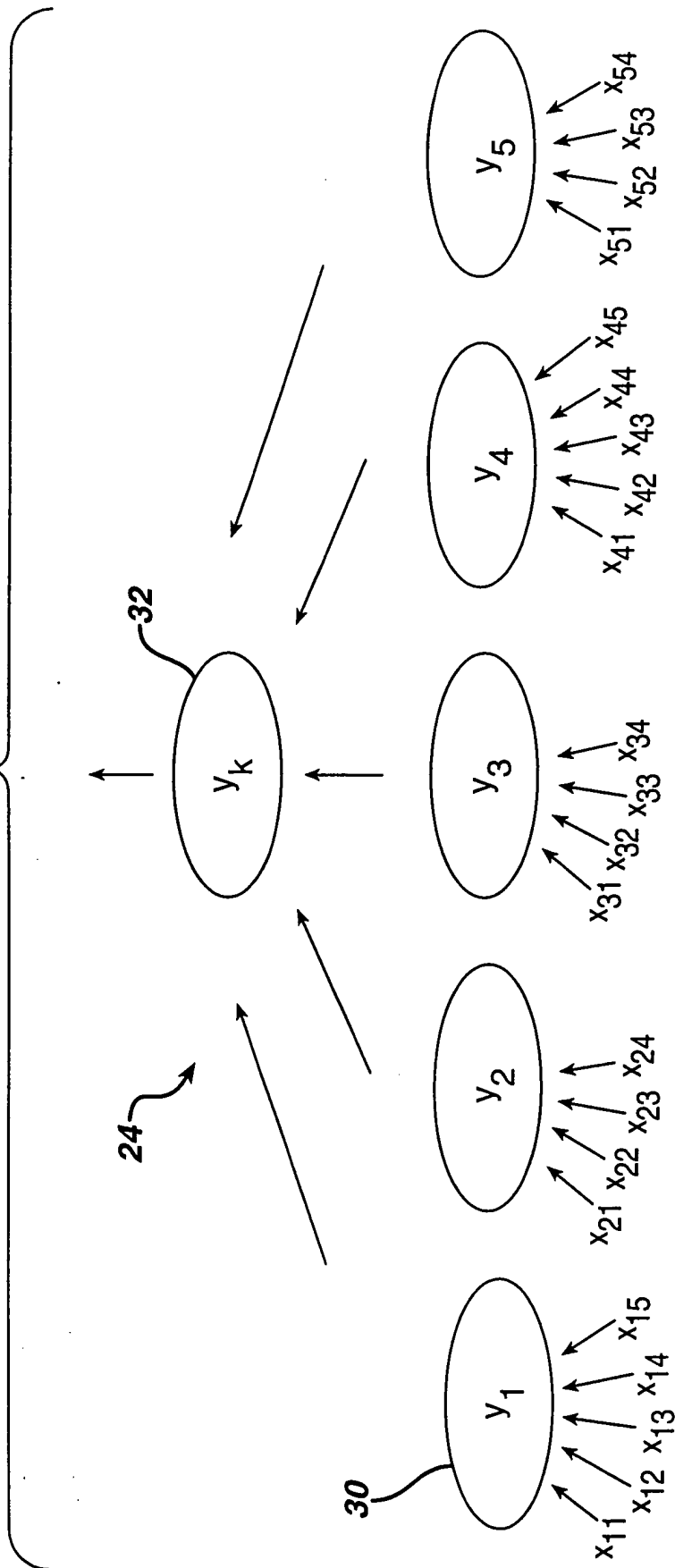


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2/15

Annotated Sheet Showing Changes

FIG. 2



Prior Art



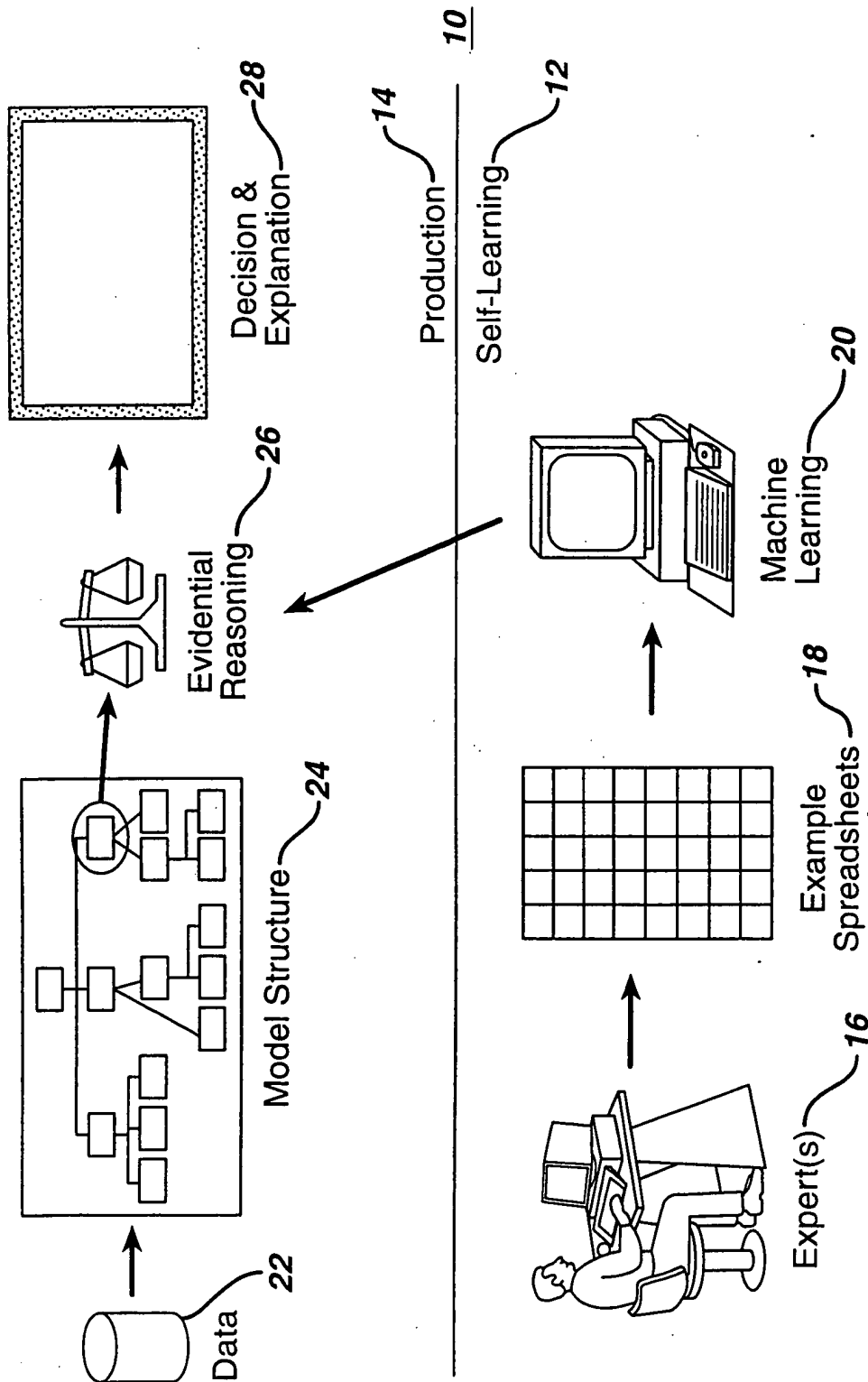
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1/15

Prior Art

FIG. 1

Replacement Sheet



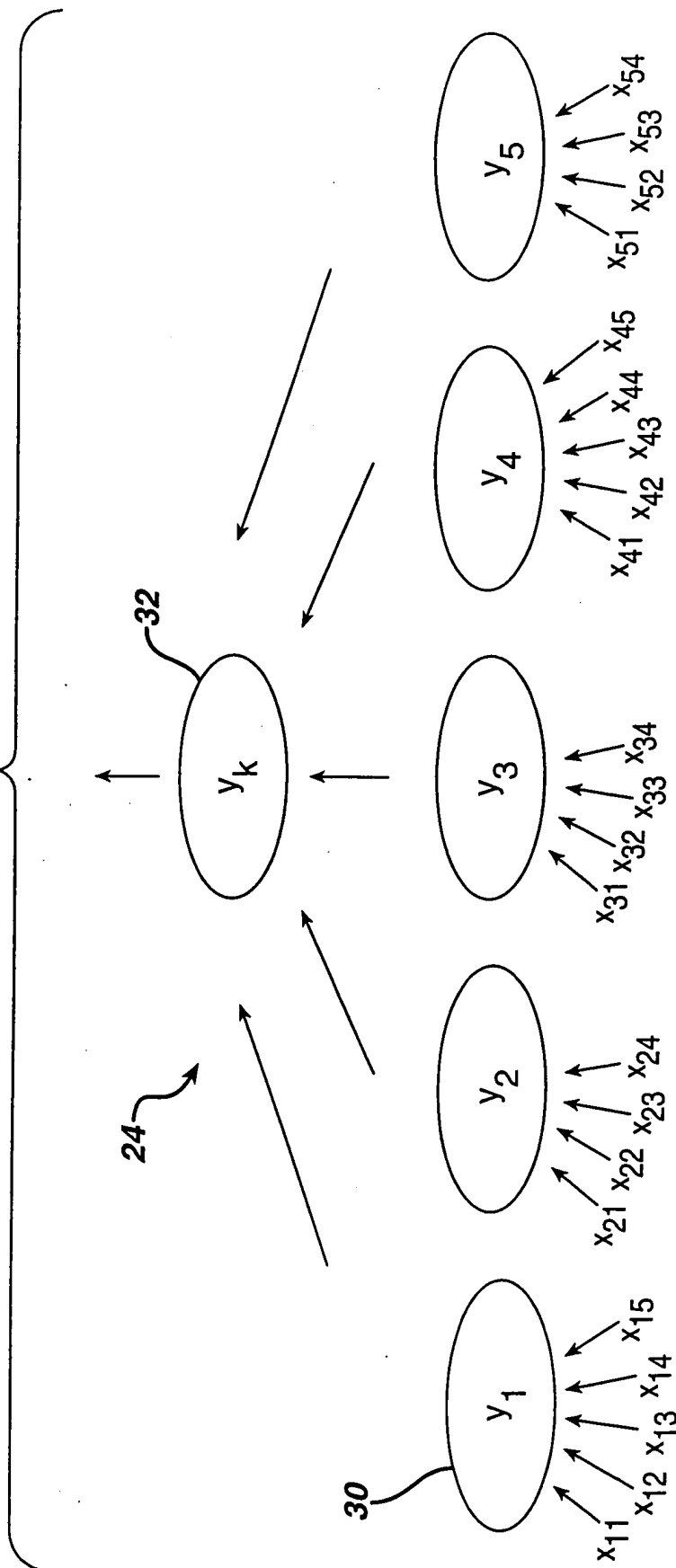


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2/15

Replacement Sheet

FIG. 2

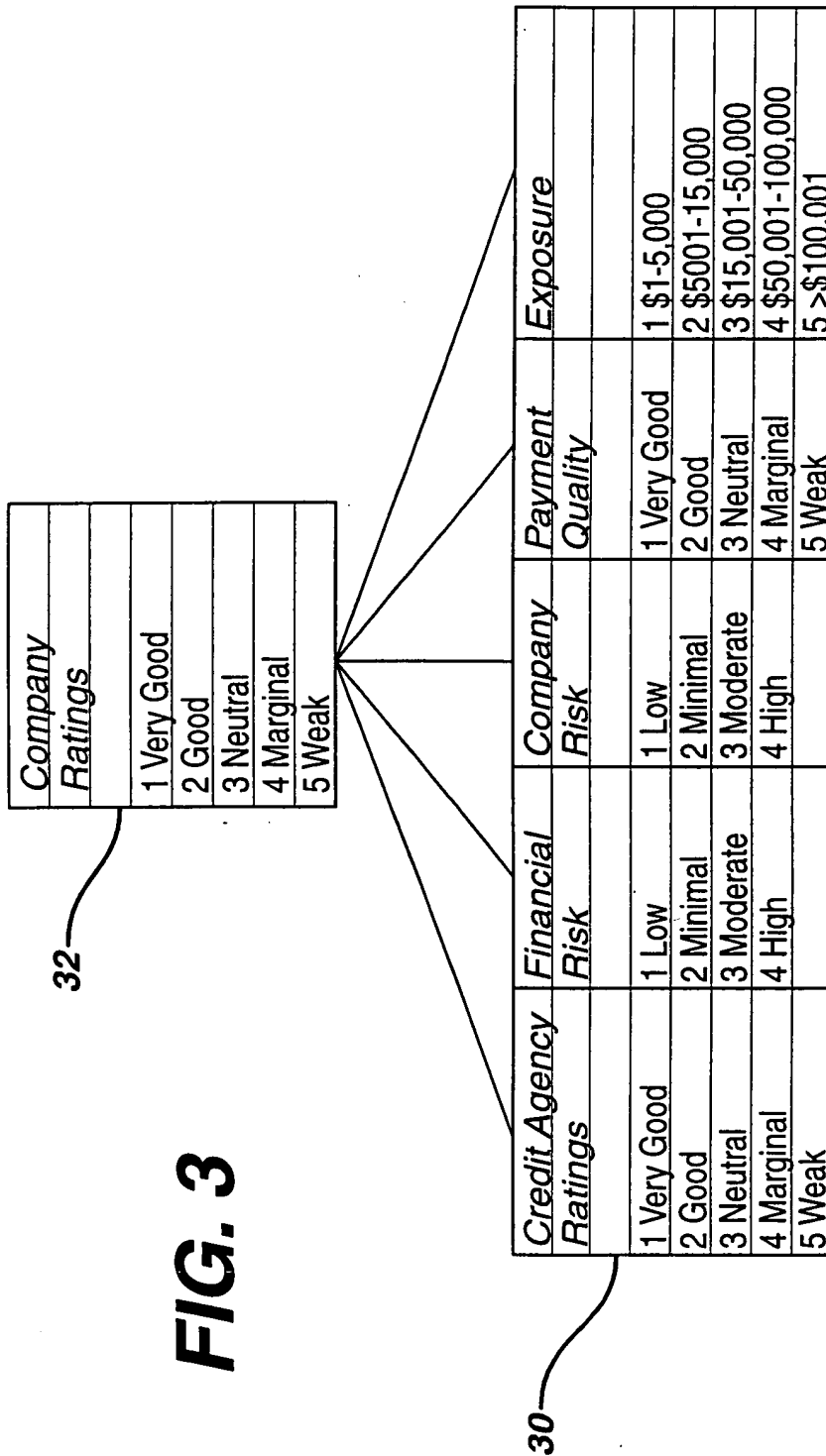


Prior Art



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3/15





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4/15

Replacement Sheet

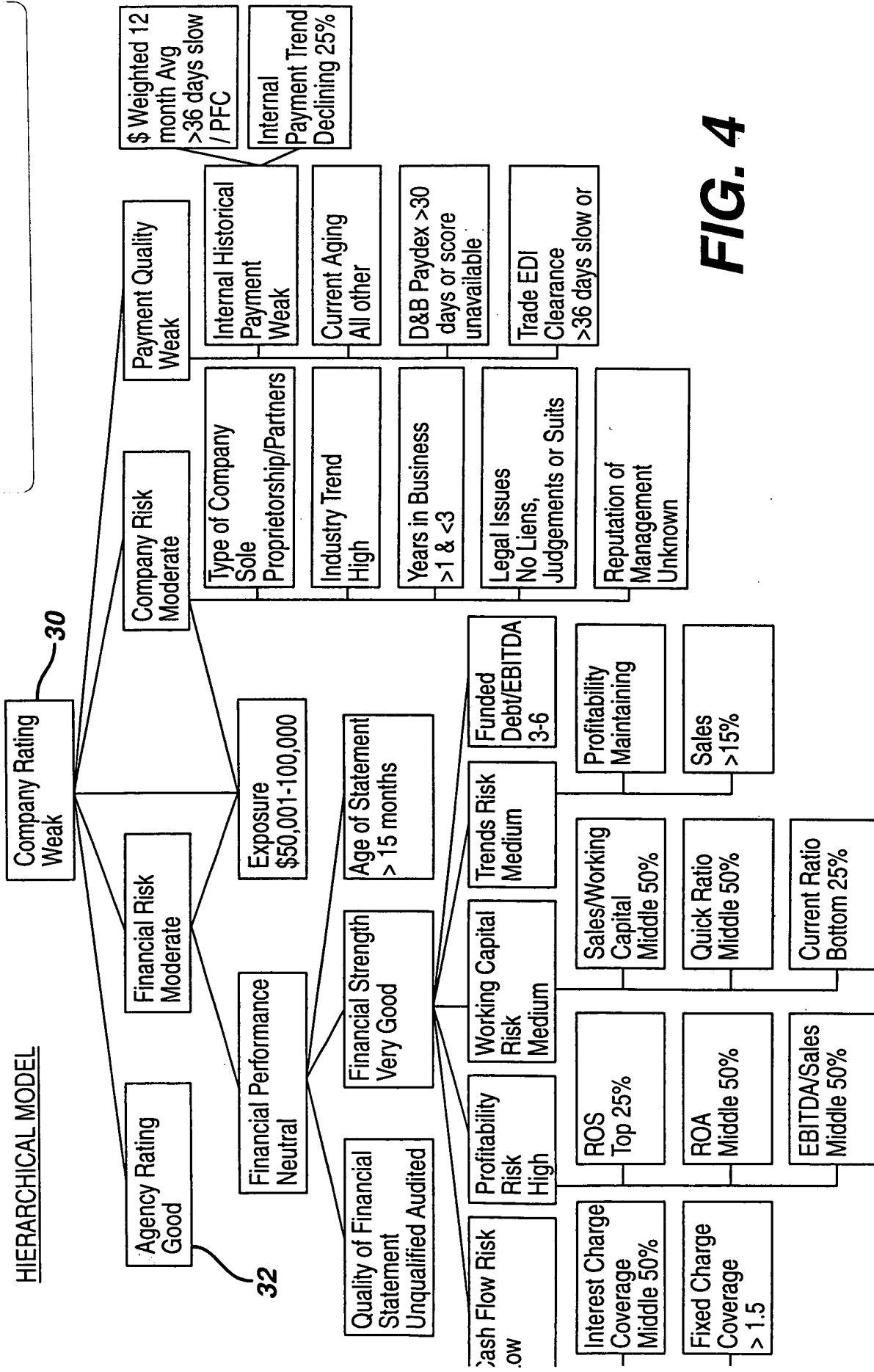


FIG. 4



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5/15

D&B Mapping of Raw Data(e.g., from D&B) for Credit Agency Ratings

5. Weak

5A4
 4A4
 3A4
 2A4
 1A4
 BA4
 BB4
 CB4
 CC4
 DC4
 DD3
 DD4
 EE3
 EE4
 FF3
 FF4
 GG3
 GG4
 HH3
 HH4
 1R3
 1R4
 2R3
 2R4

4. Marginal

BB3
 CB3
 CC3
 DC3
 DD2
 EE2
 FF2
 GG2
 HH2
 1R2
 2R2
 NL
 --
 NQ
 ER1
 ER2
 ER3
 ER4
 ER5
 ER6
 ER7
 ER8
 ERN

3. Neutral

5A3
 4A3
 3A3
 2A3
 1A3
 BA3
 DC2
 DD1
 EE1
 FF1
 GG1
 HH1

2. Good

3A2
 2A1
 2A2
 1A1
 1A2
 BA1
 BA2
 CB1
 CB2
 CC1
 DC1

1. Very Good

5A1
 5A2
 4A1
 4A2
 3A1

FIG. 5

Replacement Sheet



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6/15

FIG. 6

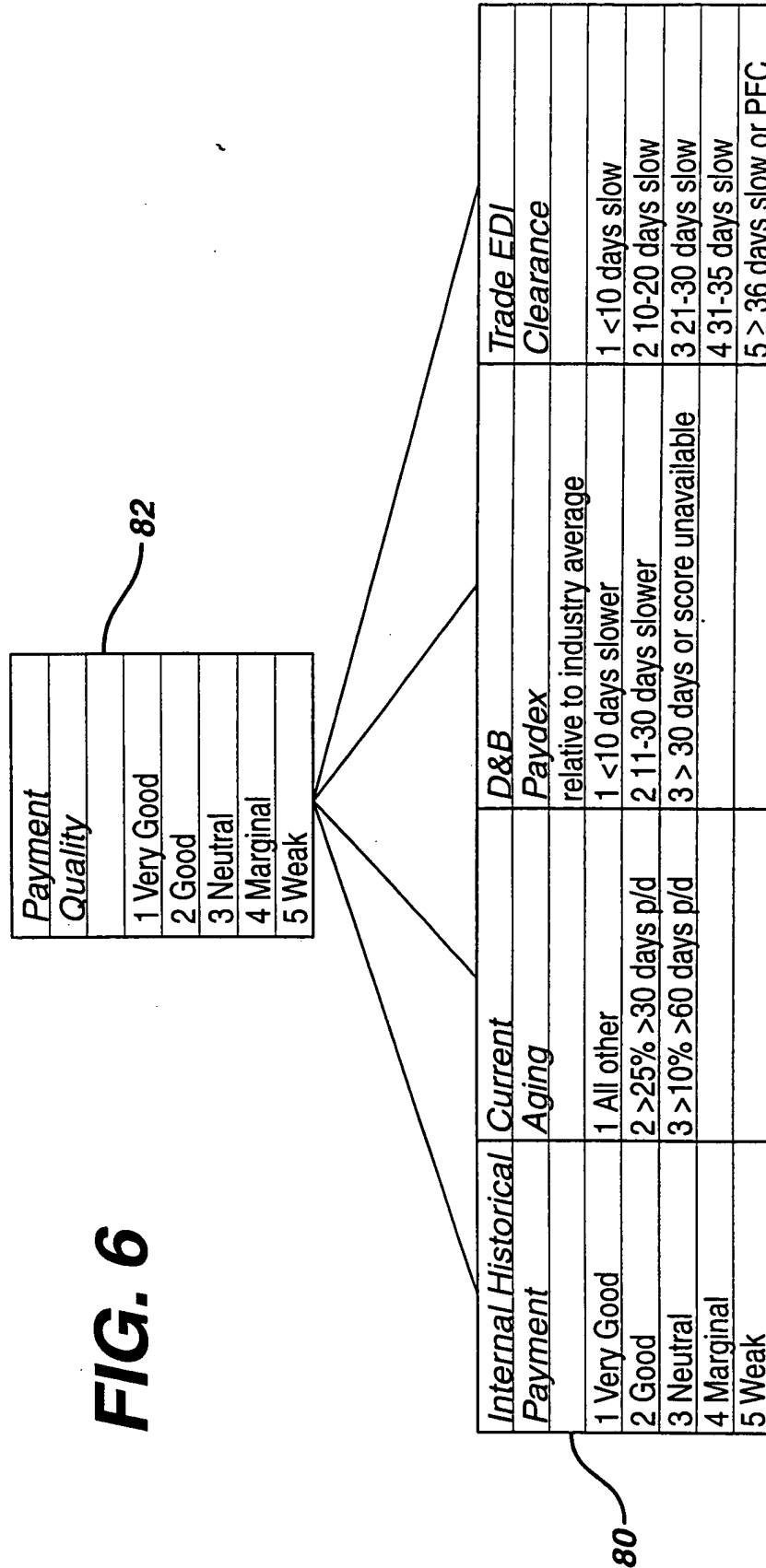
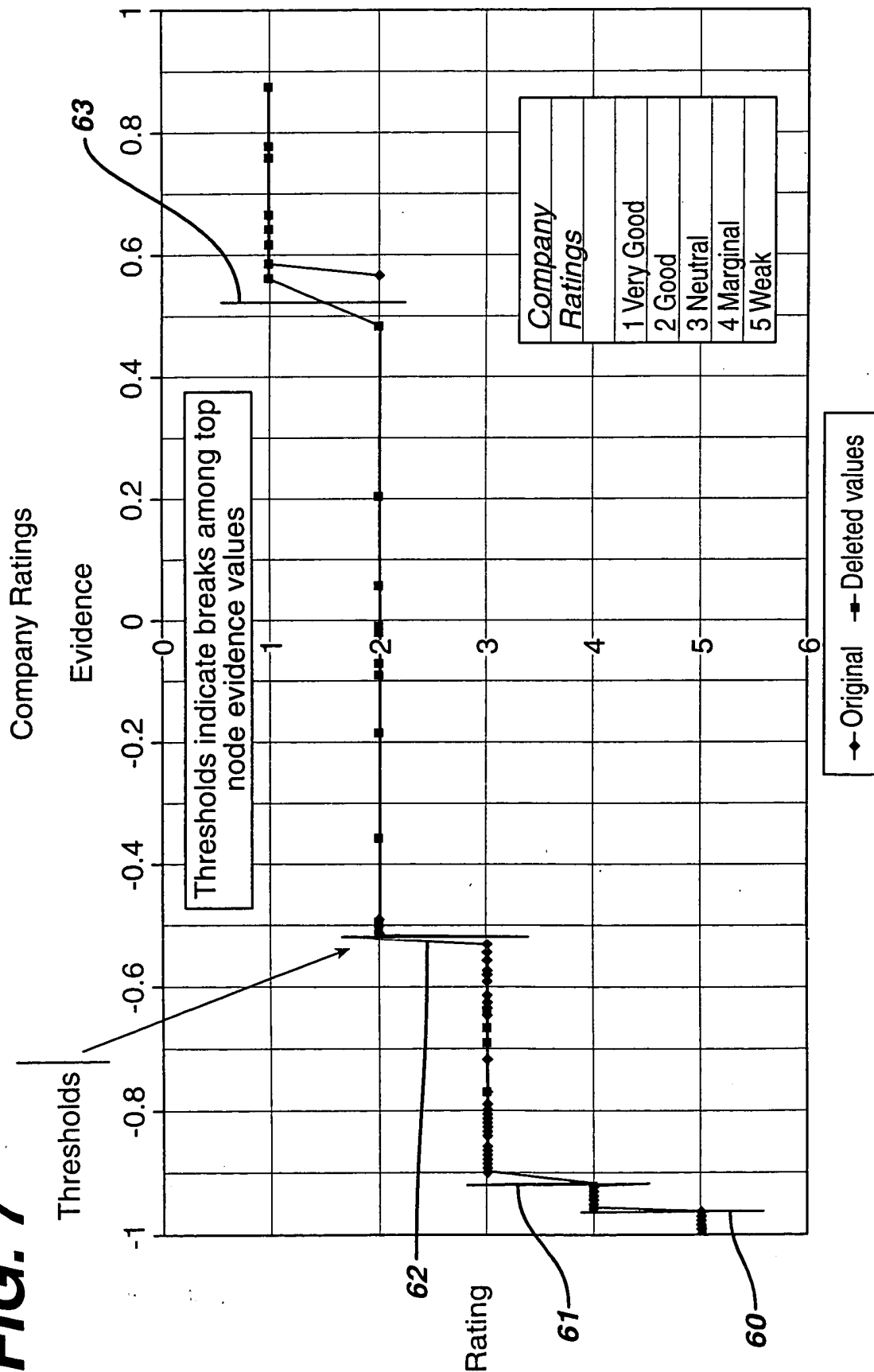


FIG. 7



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7/15



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8/15

Create a statistical sample
 of the possible hypothetical
 cases
 - Expert supplies his
 opinion or diagnosis

Used as input to
 machine learning
 technique

FIG. 8

32

30

Company Rating

Agency Rating	Financial Risk	Company Risk	Payment Quality	Exposure	Company Rating
1 Very Good	1 Low	1 Low	1 Very Good	1 \$1-5,000	1 Very Good
2 Good	2 Minimal	2 Minimal	2 Good	2 \$5,001-15,000	2 Good
3 Neutral	3 Moderate	3 Moderate	3 Neutral	3 \$15,001-50,000	3 Neutral
4 Marginal	4 High	4 High	4 Marginal	4 \$50,001-100,000	4 Marginal
5 Weak			5 Weak	5 >\$100,001	5 Weak
Case					Comment
604	2	3	1	1	4
1821	5	3	1	5	1
1567	4	4	3	4	2
1713	5	2	1	3	3
260	1	3	3	2	5
1952	5	4	3	1	2
152	1	2	3	1	2
691	2	3	4	4	1
1659	5	1	3	2	4
588	2	2	4	3	3
1093	3	3	4	4	3
132	1	2	2	2	2
760	2	4	3	2	5
25	1	1	1	5	5
1381	4	2	4	2	2
107	1	2	1	2	1
1156	3	4	3	2	2
1880	5	3	4	1	5
595	2	2	4	4	5
591	2	2	4	4	1
142	1	2	2	4	2
1924	5	4	1	5	5
1364	4	2	3	3	3
646	2	3	2	5	1
1704	5	2	1	1	4
1123	3	4	1	5	3
312	1	4	1	3	2
554	2	2	3	1	4
69	1	1	3	4	3
946	3	2	2	5	4

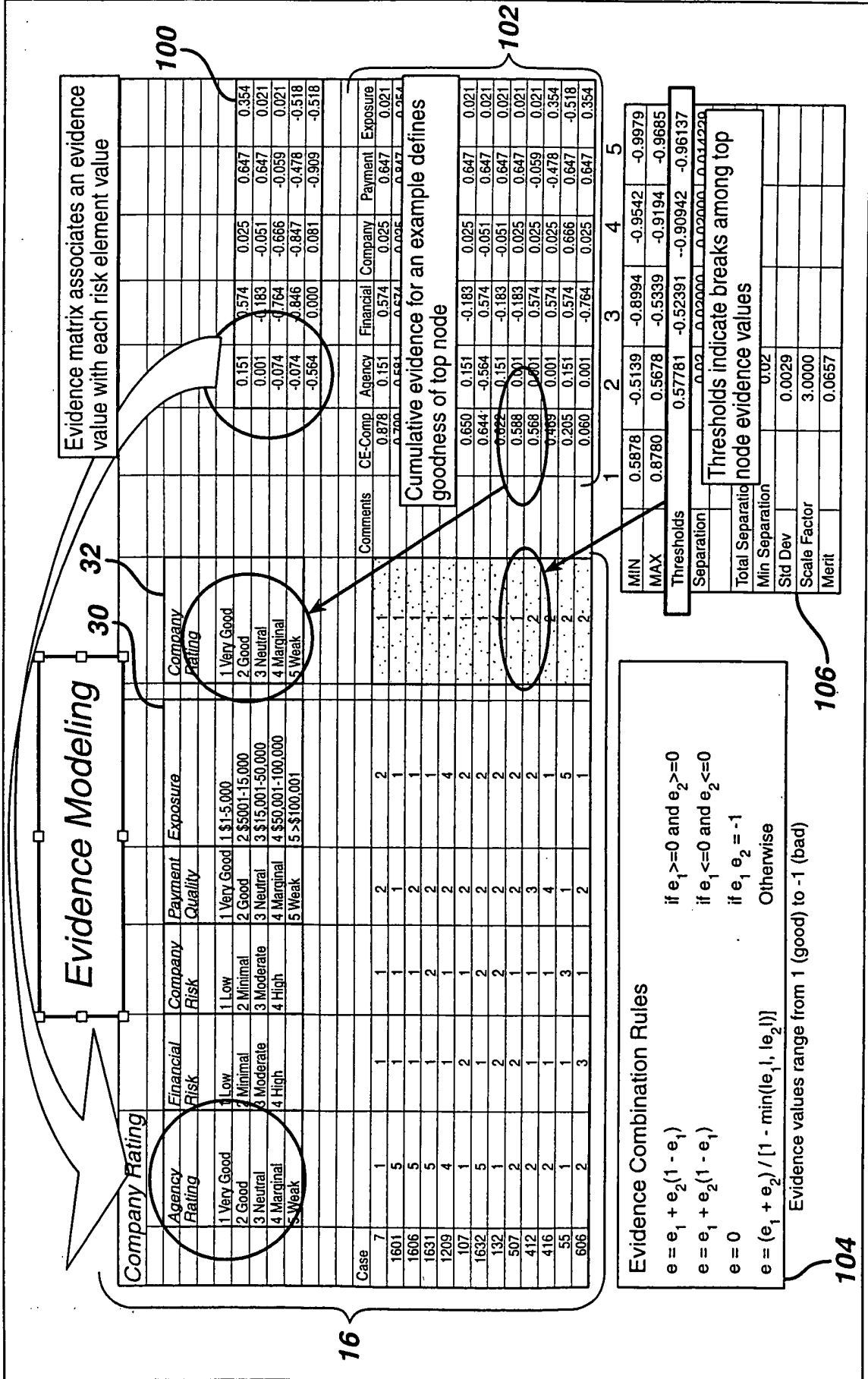


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9/15

Replacement Sheet

FIG. 9



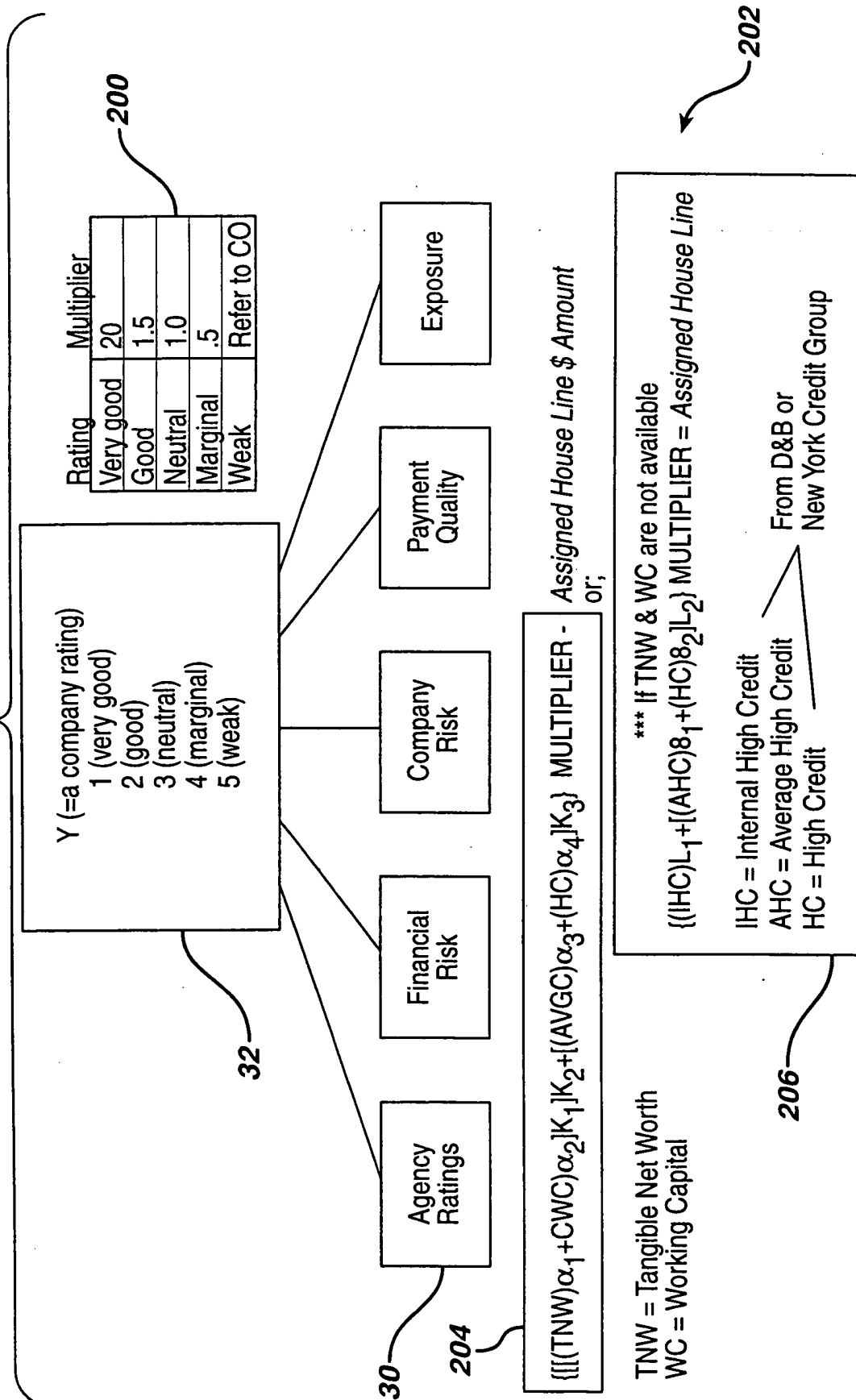


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10/15

Replacement Sheet

FIG. 10



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 11/15



FIG. 11

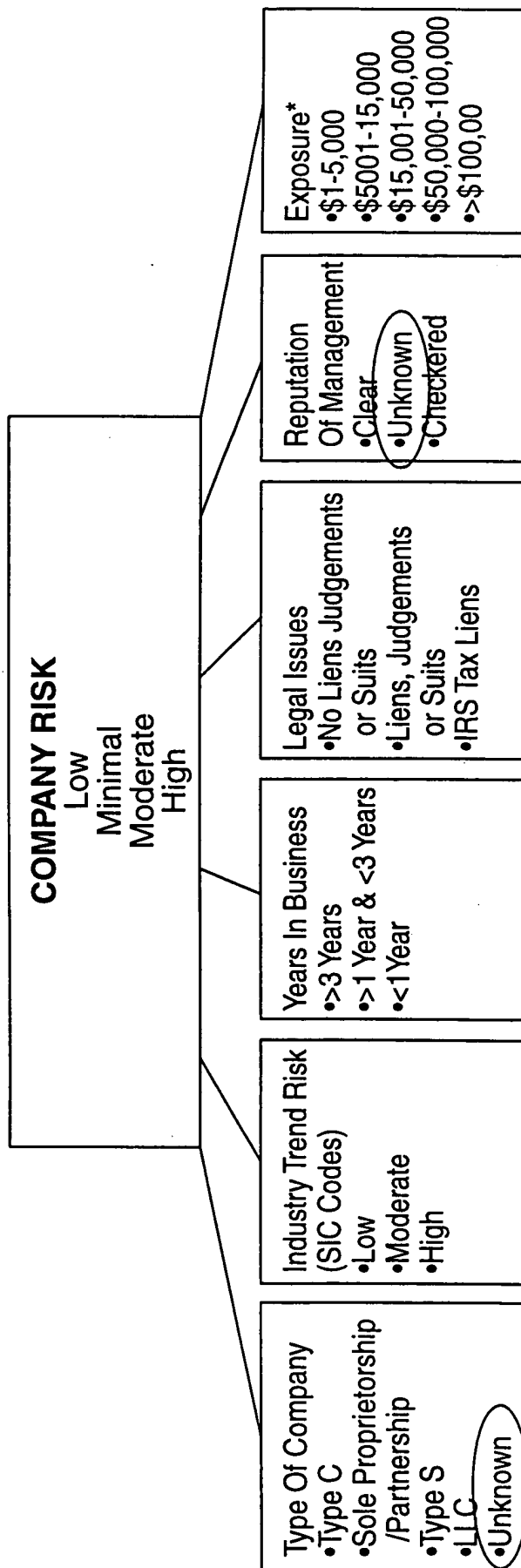
16

Financial Risk		30		32	
Financial Performance	Exposure	Financial Risk	Comments		
1 Very Good	1 \$1-5,000	1 Low	Credit officers thought they know size of the company(
2 Good	2 \$5001-15,000	2 Minimal	of net worth) before they co		
3 Neutral	3 \$15,001-50,000	3 Moderate	accurately assess the risk.		
4 Marginal	4 \$50,001-100,000	4 High			
5 Unknown	5 >\$100,001				
6 Weak					
Case					
1	1	1	1		
6	2	1	1		
11	3	1	1		
2	1	2	1		
7	2	2	1		
3	1	3	1		
12	3	2	2		
8	2	3	2		
16	4	1	2		
13	3	3	2		
21	6	1	2		
26	5	1	2		
4	1	4	3		
17	4	2	3		
9	2	4	3	Changed from a 2	
18	4	3	3		
22	6	2	3		
27	5	2	3		
5	1	5	3		
14	3	4	3		
23	6	3	4		
28	5	3	4		
10	2	5	4		
15	3	5	4	Changed from a 3	
19	4	4	4		
24	6	4	4		
29	5	4	4		

The approach identifies values that are outside the logic developed for the majority of cases.

In all cases they were changed one "bin" value to conform. Changes were confirmed by experts.

FIG. 12



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12/15



FIG. 13

FIG. 13

Inputs

Inputs	Description: Test Case 4
\$ Weighted 12 month Avg	2 11-20 days slow
Internal Payment Trend	2 24% to -24%(or Unknown)
Sales/Working Capital	2 Middle 50%
Quick Ratio	2 Middle 50%
Current ratio	2 Middle 50%
Profitability	# Down > 10%
Sales	4 Declining
ROS	3 Bottom 25%
ROA	3 Bottom 25%
EBITDA/Sales	3 Bottom 25%
Agency Rating	4 Marginal
Exposure	5 > \$100,0001
Type of Company	1 Type C
Industry Trend	1 Low
Years in Business	1 > 3
Legal Issues	1 No Liens, Judgements or Suits
Reputation of Management	3 Checkered
Quality of Financial Statement	1 Unqualified Audited
Age of Statement	1 < 6 months
Funded Debt/EBITDA	3 > 6 or < 0
Fixed Charge Coverage	1 > 1.5
Interest Charge Coverage	3 Bottom 25%
Current Aging	1 All other
D&B Paydex	2 11-30 days slower(or Unknown)
Trade EDI Clearance	2 10-20 days slow

Run Model

☒ Financials Known **306**

☒ Payment Information Known **302**

Company Rating

Net Worth	Marginal	\$0
Working Capital		\$0
Avg. High Credit		\$11,005
High Credit		\$200,000
Internal High Credit		\$150,000

Base Credit Line

Multiplier	\$108,852
House Line	0.5
	\$54,000

304

308

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13/15

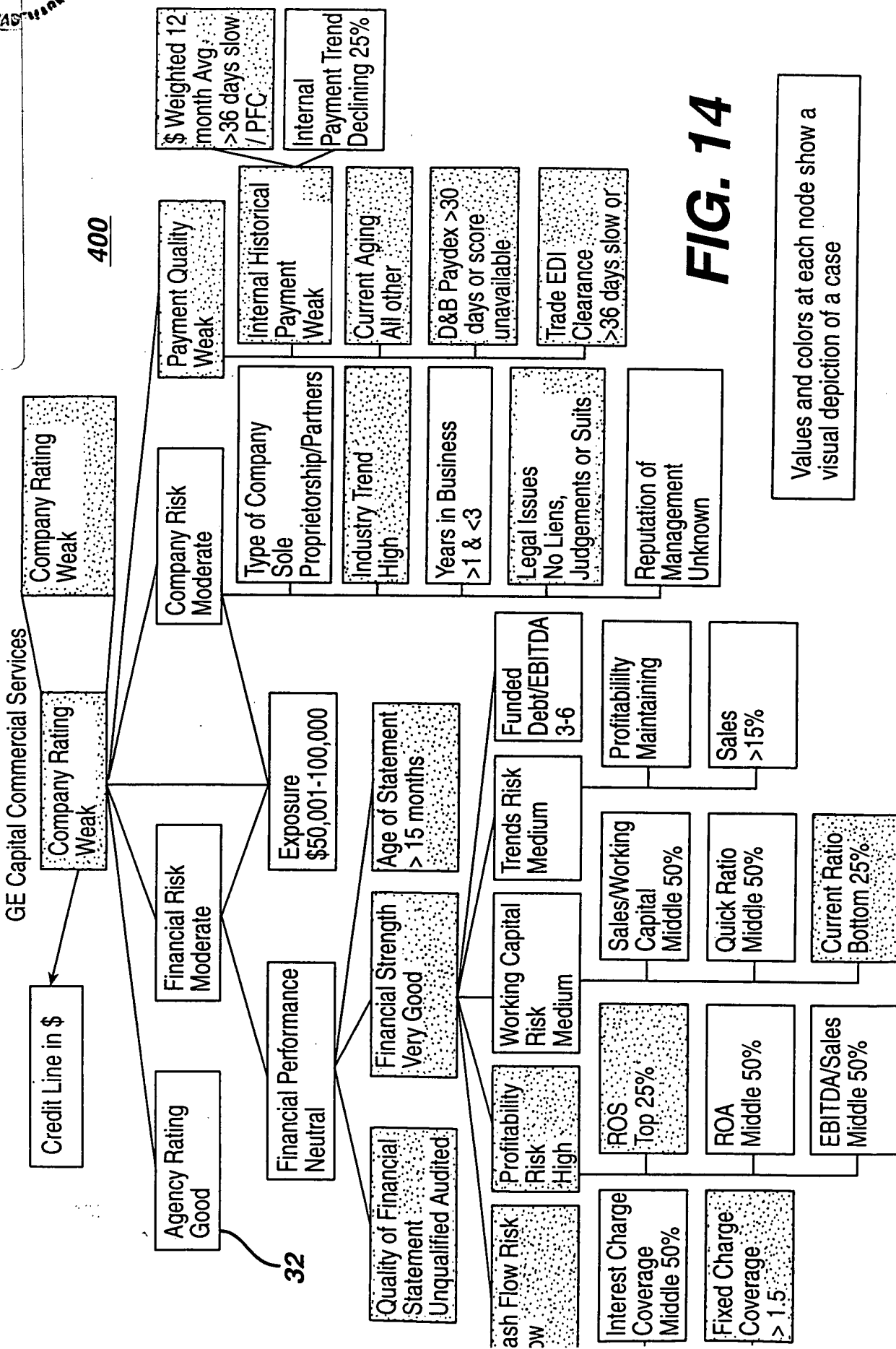


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14/15



Replacement Sheet

FIG. 15

500

GE Capital Commercial Service	Test Case 4	The Financial performance of:	Neutral
House Line	\$54,000.00	Was based on:	
The Overall Company Rating of:	Marginal	A Quality of Financial Statement of:	Unqualified Audited
Was based on:		A Financial Strength of:	Very Good
An Agency Rating of:	Marginal	An Age of Statement of:	15 months
A Financial Risk of:	High		
An Exposure of:	> \$100,0001	The Financial Strength of:	Very Good
A Company Risk of:	Moderate	Was based on:	
A Payment Quality of:	Good	A Cash Flow Risk of:	Low
		A Profitability Risk of:	High
The Financial Risk of:	High	A Working Capital Risk of:	Medium
Was based on:		A Trends Risk of:	Medium
A Financial Performance of:	Marginal	A Funded Debt/EBITA of:	3-6
An Exposure of:	> \$100,0001		
The Company Risk of:	Moderate	The Cash Flow Risk of:	Low
Was based on:		Was based on:	
A Type of Company of:	Type C	An Interest Charge Coverage of:	Middle 50%
An Industry Trend of:	Low	A Fixed Charge Coverage of:	> 1.5
Years in Business of:	>3		
Legal Issues of:	No Liens, Judgements or Suits	The Profitability Risk of:	High
A reputation of management of:	Checkered	Was based on:	
		A ROS of:	Top 25%
		A ROA of:	Middle 50%
		An EBITA/Sales Ratio of:	Middle 50%
The Payment Quality of:	Good		
Was based on:		The Working Capital Risk of:	Medium
An Internal historical payment of:	Good	Was based on:	
A Current Aging of:	All other	A Sales/Working Capital Ratio of:	Middle 50%
A D&B Paydex of:	11-30 days slower (or Unknown)	A Quick ration of:	Middle 50%
A Trade EDI of:	10-20 days slow	A Current ration of:	Bottom 25%
The Internal Historical Payment of:	Good	The Trends Risk of:	Medium
Was based on:		Was based on:	
A Weighted Monthly Average of:	11-20 days slow	A Profitability of:	Maintaining
A Payment Trend of:	24% to -24% (or Unknown)	A Sales of:	> 15%

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15/15